

**CENTRAL COMMUNITY CORPORATION**

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1832048	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$988	\$1,068	8.1%		
Loans	\$646	\$601	-7.0%		
Construction & development	\$134	\$93	-30.5%		
Closed-end 1-4 family residential	\$47	\$42	-12.5%		
Home equity	\$0	\$1			
Credit card	\$0	\$0			
Other consumer	\$23	\$22	-3.5%		
Commercial & Industrial	\$113	\$118	4.3%		
Commercial real estate	\$216	\$226	4.5%		
Unused commitments	\$73	\$75	3.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$145	\$156	7.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$118	\$201	71.3%		
Cash & balances due	\$36	\$67	85.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$7	\$3	-52.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$7	\$4	-40.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$879	\$948	7.9%		
Deposits	\$789	\$868	9.9%		
Total other borrowings	\$86	\$77	-10.7%		
FHLB advances	\$69	\$71	1.9%		
Equity					
Equity capital at quarter end	\$109	\$120	9.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	10.3%	--		
Tier 1 risk based capital ratio	13.2%	14.4%	--		
Total risk based capital ratio	14.4%	15.6%	--		
Return on equity <sup>1</sup>	5.2%	7.5%	--		
Return on assets <sup>1</sup>	0.6%	0.9%	--		
Net interest margin <sup>1</sup>	4.2%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	45.4%	101.3%	--		
Loss provision to net charge-offs (qtr)	460.0%	547.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.6%	3.1%	0.0%	0.1%	--
Closed-end 1-4 family residential	0.2%	1.7%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.3%	0.1%	0.2%	--
Commercial & Industrial	1.3%	2.1%	0.3%	0.0%	--
Commercial real estate	2.5%	4.4%	0.0%	0.0%	--
Total loans	4.5%	2.7%	0.1%	0.0%	--